

NCNA HEADS AND TALES

The Official Publication of the
NORTHERN CALIFORNIA NUMISMATIC ASSOCIATION

Mission Statement
To Promote and To Serve Northern California Numismatics

One-Hundred Twenty-Ninth (129th) Issue

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"To Know The Road Ahead, Ask Those Coming Back."
----*Chinese Proverb*

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Deadline For The One Hundred Thirtieth (130th) Issue-----December 1st

*"Yesterday was plain awful, but that's not now, that's then.
The sun'll come out Tomorrow, so you gotta hang on till tomorrow,
come what may!
Tomorrow, Tomorrow, I love ya, Tomorrow! You're only a day away."*
----From the song "Tomorrow", Annie, *Annie*, the movie 2014

Presidents' Message – Coronavirus Edition II

I hope this message finds you and your family healthy and safe. This year has been particularly challenging, which makes the social isolation of COVID-19 and the devastation of wildfires all the more difficult to accept. Many of you are doing your best to cope with the pandemic and the effects of the wildfires. You can be assured that your numismatic family is there as a source of support in these troubled times. Although things will not be as they were in the past, we can look toward a future with new opportunities.

On a similar note... once the new day comes, forget about what has happened in the past. Dwelling on yesterday's issues prohibits you from enjoying the sun, which has come out, remember?

Club meetings and coin shows are unlikely though the end of this year. Unfortunately the CSNA/NCNA Northern California Educational Forum in November 2020 has been a victim of COVID-19. The speakers were in place and the location had been reserved. This should not deter us from planning meetings, shows, and an educational events in 2021 and future years.

I would welcome comments from our members; you may reach me at lchanfizz@aol.com. In the meantime, Stay Safe!

'Doctor' Lloyd G. Chan
President

Mintmaster's Quill: An Editor's Prerogative

Four decades, forty years, have passed. Our world has spin many times since 1980. My life has progressed from the formative years starting a career into my retirement and twilight time.

But this September marks an anniversary, a remembrance, which compels me to share with others. For in September 1980, my first, *and always foremost*, mentor, and grand friend, **Frealin W. 'Bill' Cummings** passed away, 1902-1980. Steam locomotive engineer and fireman, on the Colorado Midland, baseball fan, he attended the 1927 World Series, reformed drinker, intense in his retirement years for weekday soap operas, he would watch seven in a row, devoted to his wife, Addie, and, most importantly, a coin and stamp hobbyist, intense and passionate for both.

'Bill' and I only were together for about five years; but, those five years paved the way to my presence today in our 'world of money', instilling his intense and passionate love for both hobbies. He began as a youngster before the First World War and continued until the Great Mint Master ordained.

'Bill' taught in simple terms and lessons. His teachings were not elaborate or detailed. His sharing was honest and from the heart: you have to love coins, and stamps, if you are elected to an office in any organization 'do the job and do it right', listen to others, read the national publications, and do not concern about the value or worth of your coins and stamps, for these are for you to enjoy and to share.

'Bill' remained that one has to have a purpose. That is a lesson held to this very date, by me.

'Bill' encouraged. Once, when I stated my collections would never be as grand or copious as his once were, he retorted in a calm voice, "You Will." That 'You Will' sparked my four decades of not just collecting, or numismatic research, or writing, or exhibiting, or speaking, or celebrating our hobby, and so on but to service for 'our world of money' at all levels.

'Bill' was correct: 'You Will.'

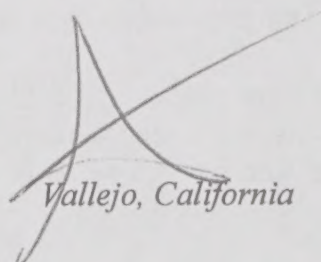
Since 1980, others have graced my numismatic journey and influenced what and where I am today in this 'world of money'; to name a few, would include the late 'Lucky' Williams, 'Ron' Miller, 'O.L' Wallis, 'Ozzie' Stout, James H. Laird, Lee H. Gong, along with so many others, who have added to the flame that is my torch lighting further adventures through our 'world of money'.

My tribute here may not mean anything to NCNA HEADS AND TALES readers or others. But, the message---*the lesson*---is sincere: never forget and never cease to remember those who brought you to where you are today in our '*hobby of kings and king of hobbies*'.

Lest, we overlook: you are charged with the same duty: to ignite and to excite the love for our 'world of money' hobby onto others.

Closing, a thought: "*I Count Myself In Nothing Else So Happy, As In A Soul Remembering My Good Friends.*"---Shakespeare.

Thanks, 'Bill'


Vallejo, California

GUEST COMMENTARY

**** Submitted To COIN WORLD ****

One Hundred Fifty 1909S VDB Lincoln Cents

Mr. Q. David Bowers' 'The Joys of Collecting', COIN WORLD August 22, 2020, page 32, sparked a remembrance. While I am just a 'nobody' compared to the exulted and august Mr. Bowers, my recollecting here could excite readers also with 'the joys of collecting'.

This September 2020 marks forty (40) years since the passing of my first, and always most foremost, hobby mentor plus dear friend of my halcyon youthful years, Frealin W. 'Bill' Cummings, 1902—1980, steam locomotive fireman and engineer, passionate baseball follower, union official, and, most importantly, a stamp and coin hobbyist, intense and devoted.

Bill and I would spend time together in his home from which he dealt in both coins and stamps, many hours as I reminisce here. He would share his stories.

Sometime in the 1940s, most likely in the years after the Second World War ended, Bill resided then in a home on Napa Street in Vallejo, California, living upstairs and renting the lower floor. One evening about supper time, he had a knock on his kitchen door, which faced the alley. A gentleman had inquired at his bank and learned that "Mr. Cummings deals in old coins. Check with him." The gentleman held a jar packed with Cents and handed it to Bill, saying something like, "Here check these Cents as I have held these for years". He turned away. Bill quickly stopped him and said "come in and I'll check these coins now."

They sat at Bill's kitchen table. The jar was filled only with Cents. When Bill turn the lid and poured out some Cents, as he remembered decades later, "I had to pinch myself. This is a dream."

The jar was filled. When at last empty, there were counted one hundred fifty (150) 1909S VDBs, and lots of 1908S and 1909S Indian Head Cents.

Bill, calmly, asked what the gentleman wanted. He answered, "Well, there is about \$7.50 in Cents." Bill replied "Take \$50.00." The gentleman retorted back, "Mr. Cummings, I do not want to cheat you. That's a lot for just \$7.50." Bill handed him a Fifty Dollar, which he took, wishing him well.

Next day, Bill visited the bank (I do not know exactly which financial institution but I surmise a branch of Bank of America in downtown Vallejo, California), walked to the teller who directed the gentleman to Bill and threw down a Twenty Dollar bill to the teller, without explanation.

Bill would sell those Cents over the years. About a decade later, the famous Audrey Beebe telephoned Bill saying that he was coming to area and would Bill have anything to offer. As he recollected, Mr. Beebe drove to Bill's home, walked in, looked at the last full roll of 1909S VDBs, pulled out cash, and said thanks, all in less than twenty minutes.

Bill did sell singles, and today, two of those 1909S VDBs are in my collection.

It has been forty years since Bill's passing, and this remains a treasured memory for me; but, far more significant is what a retired 'Colorado Midland' steam locomotive engineer ignited and instilled in me: the love and passion for 'our world of money'. *Thanks, 'Bill'.*

2020 Forum (Formerly 'Seminar')

**** CANCELLED ****

**** NO DATE RESCHEDULED ****

Seventh (7th) Annual
CSNA/NCNA NORTHERN CALIFORNIA
NUMISMATIC FORUM

Saturday, November 21, 2020

Vallejo Naval and Historical Museum

734 Marin, at Capital in downtown, Vallejo, California

The California State Numismatic Association (CSNA) *and* our Northern California Numismatic Association (NCNA) remain proud that these fine numismatic scholars would have addressed this intended joint partnered 2020 Forum:

Lisa Dare with James A. Williston,

Calgary, Alberta, Canada

Wife and Husband Team with Numismatic Passion

Bret Irick,

Detroit, Michigan and Windsor, Ontario, Canada

Respected Numismatic Advocate from the Midwest

Lawrence K. 'Larry' Casagrande,

Clayton, California

Intense Scholar for '*best-in-the-grade coins*'

Kyle W. Lubke

Palo Alto, California

A Professional CPA with passion for numismatics

Both CSNA and NCNA, which had partnered for this Forum, regret this cancellation. President **Dr. Dennis J. Hogan**, of CSNA, and our own '**Doctor**' **Lloyd G. Chan** were anticipating a fine event to enlightened and enhance our numismatic enjoyment and edification here in northern California. All four presenters were equally enthused and exciting to contribute.

Yet, in the end, the current Pandemic, which has wrecked so much, compelled the cancellation. Any chance of rescheduling remains very doubtful.

Forum Patrons

While the 2020 Forum shall not be, the Northern California Numismatic Association (NCNA) compliments these Supporters:

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Their generosity is most appreciated and acknowledged publicly. The funds donated shall be retained and applied to a 2021 or future event. Needless to say, additional Patrons are welcomed.

GOLD MINER

\$100.00

Name Listed In Program

**Letter Acknowledgment
Certificate**

Name Posted At Seminar

Engraved 'Token of Esteem'

PROSPECTOR

\$50.00

Name Listed In Program

**Letter Acknowledgement
Certificate**

Name Posted At Seminar

Remittance mailed to: 'PO Box 4104, Vallejo, California, 94590-0410'. Make remittance payable to the '**Northern California Numismatic Association**' or '**NCNA**'. Include your name and responding contact.

Joint Event

As was announced, the cancelled Forum was a joint partnership with the California State Numismatic Association (CSNA), while the primary financial support was from the Northern California Numismatic Association (NCNA). Both Associations remain committed to potential future joint efforts.

It should be noted that the Forum, formally titled Seminar, had also the enthused support of the Vallejo Naval and Historical Museum and its Executive Director **James E. Kern**, who would have been the Moderator for this year's event.

Donnell Award

This Award, specific to local Club Members (a coin club must be a Northern California Numismatic Association (NCNA) member) is available. Requests, in writing, are directly to 'PO Box 4104, Vallejo, California, 94590-0410' or at EMPERORI@juno.com. Only written requests, with specifics, are honored. The request must include the full proper name of the individual and the date to be bestowed. Retroactive awards are not allowed.

While presently there is no charge for '*Donnell Awards*', these are limited to a two (2) maximum per calendar year per requesting Club Member, and a *nominal donation* of \$15.00 per award would be appreciated, covering the engraving and preparation as well as any mailing and handling. *Note:* The Awards Coordinator for our Association is Your Editor and Treasurer.

Coin Show Schedule

No Coin Show Schedule has been published, for obvious reason. But, this longtime service of and by our Association remains.

Timely submission is imperative. Also, submissions must be direct to **Fred G. van den Haak**, Coin Show Schedule Coordinator, not Your Editor. He can be emailed at fredvdh@gmail.com.

Depending on date request was received, at least fifty (50) copies would be provided, *in gratis*.

'IKE's For A's/JFK's For B's

Our Association, with the Fairfield Coin Club and Vallejo Numismatic Society, has developed and seeks to implement regularly this 'youth numismatic encouragement'. The success depends on NCNA Club Members promoting this to their respective youth members.

The '**IKE's For A's/JFK's For B's**' has two intentions: *one*, to reward academic excellence, and *two*, entice youth into our 'world of money' with the simple premise: 'how many youngsters, or even adults, have seen and held an 'Ike Dollar' or Kennedy Half Dollar'.

Local northern California coin clubs, *who are NCNA Club Members*, are invited to contact our Association and make arrangements to have this '**IKE's For A's/JFK's For B's**' at their respected coin show or at a meeting. Promotion is the responsibility of the local coin club.

Passing Of A Coin Hobbyist

The email came. It is often sad, as our hobby progresses in age, that another coin hobbyist, 'Bo' Atkinson, at age 90, had passed-on; at his retirement home where he and his wife, Iris, had relocated two decades ago.

'Bo' and Iris are not commonly known among CALIFORNIA NUMISMATIST readers. They would not be. Their service was two decades ago, before their much earned retirement location; yet, before they relocated, they served, unselfishly, the Fremont (California) Coin Club.

How did they serve? Each held most all positions in the Club, including President and other offices and positions. They rarely did not attend and contribute to the Club's semi-monthly meetings, dinners, socials, and two-day show. The latter from set-up to take-down, always willing to assist, staff the Registration Table, walk the bourse floor, greet show visitors, encourage drawing (raffle) sales, and then late Sunday afternoon work to take-it-down: always with a smile, a warm welcome, and enthusiasm.

Their service was the Fremont Coin Club. They typify hundreds----*maybe thousands over the decades*----that make numerous local coin clubs function and progress, far from the exulted national temples of our 'world of money' hobby.

To be honest, I never learned what 'Bo' and Iris collected. In fact, I believe collecting was secondary or even unimportant compared to their personal enjoyment and devoted commitment to the Club. They, simply but sincerely, wanted to serve, to assist, and to be with fellow hobbyists, whom they called friends.

As was stated, 'Bo' and his always pleasant wife Iris represent many, I mean many, others around and across our nation and in Canada, who are there not for the coins, currency, or like collectibles but *the people*. And, lest we forget, people are our 'world of money hobby's' greatest asset.

Thanks, 'Bo'. Thanks To All Who Have and Now Continue As You So Surely Did, *at the grass-roots of our hobby*.

"A Great Soul Serves Everyone All The Time. A Great Soul Never Dies. It Brings Us Together Again and Again."---May Angelou. RIP, 'Bo'

Is it safe to Spend Cash?

Kevin Winn

In these days of staying home, wearing masks, washing hands and "social distancing" should we be worried about using cold hard cash to pay for whatever takeout meals or curbside supplies that we might pick up on our infrequent forays away from home?

The answer surprisingly is "yes." The Covid 19 Coronavirus can linger on surfaces for hours or even days depending on the smoothness of the surface. That fact alone probably makes Polymer money more susceptible than our old fashioned paper bills.

A report by CBS News entitled Paper Money Shunned due to Coronavirus said "that the virus can live on cardboard for up to 24 hours and for up to three days on plastic and stainless steel."

Not only cash but the access points where cash is obtained can be equally as dangerous. Think about the buttons on an ATM machine and the people who may have just used those same buttons moments before you use them.

So what can we do? The country was headed more towards a cashless society anyway even before the virus hit our shores. Apps like Paypal, Venmo and Apple Pay were becoming more and more popular as people stopped carrying cash around in favor of a small plastic card or a pin number. That may have already saved some lives but Cash is still King to many people and it's always going to be a hard sell to get those people to stop using it.

If you insist on continuing to use your bills to pay for goods there is a safe method you can use to clean the bills. An article from The New York Times Magazine written in 2018 (pre-Covid 19) entitled How to Clean Paper Currency reports that "Swiss researchers discovered that when they smeared bills with mucus from children with the flu, the virus lived for up to 12 days." The same article suggests that you can "basically dry-clean" the bills with "highly pressurized and heated carbon dioxide." This method won't damage the bills but who has access to that kind of equipment or material needed to perform that operation?

I've frequently told my kids, and now my grandkids, that they should always carry some cash in their wallets or purses or pockets. My argument usually involves tipping a valet or paying for something that costs less than a dollar. What do you tell the valet when he gives you your keys and opens your door? "I'll




get you next time??” That doesn’t work. But nowadays it’s probably not a concern anyway since we can’t go out anywhere that a valet might be working and even if they were on duty, they might not accept your dirty dollars anyway!

For more information please take a look at this poster courtesy of Creditnet.com from 2010.


DIRTY MONEY

Ever wonder why money is such a sickly shade of green? It's probably due to all the germs it carries! Your credit card will never look better after you realize how filthy dollar bills are!




Staphylococcus aureus


42% of notes contain this staph infection-causing bacteria.



E. coli


It isn't just hamburgers that can give you E. coli. This dastardly bacteria can be found on **7% of all bills**.






Rhinovirus

Commonly found on all currency, this virus is responsible for **1/3 of all common colds**.




BPA

This hormone disrupting chemical carcinogen is found on over **half of all notes**.



Cocaine



A whopping 92% of all notes have traces of cocaine on them, which bonds to green dye.






Fecal Matter

30% of US currency is contaminated with nasty fecal bacteria.

FACTS

-  There are 560 billion US bills in circulation. Placed end-to-end, they would wrap around the earth...twice!
-  If you scraped the Cocaine residue off all the notes, it would weigh the same as a female German Shepherd!

TIPS

-  Most germs only last an hour on dry bills, but if moisture is present germs can last up to 17 days!
-  No cash will ever be germ free, so your best defense is to always wash your hands after handling money.
-  Because fewer people handle them, credit cards are much more sanitary than cash.

<http://health.usnews.com/health-news/family-health/cancer/articles/2010/12/10/health-buzz-paper-money-contaminated-with-bpa.html>
<http://hubpages.com/hub/Dirty-Money-Germs-on-Currency>
<http://well.blogs.nytimes.com/2009/03/01/catching-flu-from-money/>